

Form 604

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Michelle A. Merella
Debtor(s)

RONDA J. WINNECOUR, Trustee,
Movant(s),

v.

No Respondents
Respondent(s).

Case No. 19-23519-GLT
Chapter: 13

Related to Document No. 88

Hearing Date: 3/26/25 at 11:00 AM

ORDER SCHEDULING DATE
FOR RESPONSE AND HEARING ON MOTION

AND NOW, this *The 3rd of February, 2025*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 88 by the Chapter 13 Trustee,

It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) *On or before March 17, 2025*, any *Response*, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

(2) This Motion is scheduled for hearing on *March 26, 2025 at 11:00 AM* in Courtroom A, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. In accordance with Judge Taddonio's procedures, parties may appear for non-evidentiary matters remotely by utilizing the Zoom video conference platform. Parties seeking to appear remotely must register for the hearing by submitting a registration form via the link published on Judge Taddonio's website (which can be found at: <http://www.pawb.uscourts.gov/judge-taddonios-video-conference-hearing-information>) by no later than 4 p.m. on the business day prior to the scheduled hearing. All parties participating remotely shall comply with Judge Taddonio's General Procedures (which can be found at: <http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc.pdf>). **Parties who fail to timely register for remote participation will be expected to attend the hearing in person.**

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. *To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L Taddonio posted on the Court's website at www.pawb.uscourts.gov one day prior to the hearing.* In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties are *required* to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* is not timely filed, *the case is SUBJECT TO CLOSURE WITHOUT A DISCHARGE without further notice or hearing.*



Gregory L. Taddonio, Chief Judge
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

In re:
Michelle A. Merella
Debtor

Case No. 19-23519-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 03, 2025

User: auto
Form ID: 604

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2025:

Recip ID	Recipient Name and Address
db	+ Michelle A. Merella, 127 Dominion Lane, West Newton, PA 15089-1298
15134885	Directv, c/o Diversified Consultants, PO Box 679543, Dallas, TX 75267-9543
15134893	+ Rostraver Township Sewage Authority, 1744 Rostraver Road, Belle Vernon, PA 15012-4001
15118358	+ Westmoreland County Tax Claim Bureau, 40 N. Pennsylvania Avenue, Suite 109, Greensburg, PA 15601-2341

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 04 2025 00:32:31	Ford Motor Credit Company, LLC, c/o AIS Portfolio, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 04 2025 00:32:47	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15134882	+ Email/Text: CBCSMail@CBCSNational.com	Feb 04 2025 00:26:00	CBCS, 250 East Town Street, Columbus, OH 43215-4631
15134881	+ Email/Text: CBCSMail@CBCSNational.com	Feb 04 2025 00:26:00	CBCS, 520 E. Main Street, Carnegie, PA 15106-2051
15134883	+ Email/Text: bankruptcy@firstenergycorp.com	Feb 04 2025 00:26:00	Collection Service Center, 839 5th Avenue, New Kensington, PA 15068-6303
15134884	+ Email/Text: ccusa@ccuhome.com	Feb 04 2025 00:25:00	Credit Collection Services, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
15145903	Email/Text: G06041@att.com	Feb 04 2025 00:26:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
15118355	+ Email/Text: EBNBKNOT@ford.com	Feb 04 2025 00:26:00	Ford Motor Credit Company, P.O. Box 152271, Irving, TX 75015-2271
15139354	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 04 2025 00:31:27	Ford Motor Credit Company LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15134887	+ Email/Text: LTDBankruptcy@ltdcommodities.com	Feb 04 2025 00:26:00	LTD Commodities LLC, 200 Tri State International, Lincolnshire, IL 60069-4429
15134888	+ Email/PDF: resurgentbknofications@resurgent.com	Feb 04 2025 00:31:16	LVNV Funding LLC, 625 Pilot Road, Suite 213, Las Vegas, NV 89119-4485
15135541	Email/PDF: resurgentbknofications@resurgent.com	Feb 04 2025 00:31:33	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15134889	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 04 2025 00:26:00	Midland Funding LLC, 2365 Northside Drive Suite 300, San Diego, CA 92108-2710
15149289	+ Email/Text: bankruptcydpt@mcmcg.com		

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Feb 03, 2025

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		Feb 04 2025 00:26:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15134890	+ Email/Text: mawccollection@mawc.org	Feb 04 2025 00:26:00	Municipal Authority of Westmorland Co., 124 Park & Pool Road, New Stanton, PA 15672-2404
15118356	Email/Text: Bankruptcy.Notices@pnc.com	Feb 04 2025 00:25:00	PNC Bank, 3232 Newmark Drive, Miamisburg, OH 45342-5421
15158553	Email/Text: Bankruptcy.Notices@pnc.com	Feb 04 2025 00:25:00	PNC Bank, N.A., P.O. Box 94982, Cleveland OH 44101
15156376	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 04 2025 00:44:38	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
15134892	+ Email/Text: cognizantrcminfo@cognizant.com	Feb 04 2025 00:25:00	ROI, 1920 Greenspring Drive, Lutherville Timonium, MD 21093-4156
15119387	^ MEBN	Feb 04 2025 00:09:30	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15148210	Email/Text: BNCnotices@dcm services.com	Feb 04 2025 00:25:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15148206	Email/Text: BNCnotices@dcm services.com	Feb 04 2025 00:25:00	UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123
15151178	Email/PDF: ebn_ais@aisinfo.com	Feb 04 2025 00:31:16	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15127760	+ Email/Text: bankruptcy@firstenergycorp.com	Feb 04 2025 00:26:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
15118357	+ Email/Text: bankruptcy@firstenergycorp.com	Feb 04 2025 00:26:00	West Penn Power Company, 76 South Main Street, Akron, OH 44308-1817

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr	*+	Ford Motor Credit Company, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15134886	*+	Ford Motor Credit Company, P.O. Box 152271, Irving, TX 75015-2271
15134891	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 3232 Newmark Drive, Miamisburg, OH 45342-5421
15156513	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
15134894	*+	West Penn Power Company, 76 South Main Street, Akron, OH 44308-1817
15134895	*+	Westmoreland County Tax Claim Bureau, 40 N. Pennsylvania Avenue, Suite 109, Greensburg, PA 15601-2341

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2025

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

Page 3 of 3

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Michelle A. Merella julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Stephen Russell Franks	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com

TOTAL: 5